

Certificate Number: 12433-PAM-DE-033686636

Bankruptcy Case Number: 19-04007



12433-PAM-DE-033686636

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 12, 2019, at 1:40 o'clock PM EST, Tracy Ann Verge completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 12, 2019 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher